

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1-15. (Cancelled)

16. (Currently Amended) A payment terminal device for coupling to a point of sale device, ~~a mobile phone and to~~ a payment center, wherein the ~~payment terminal device comprises~~ comprising:

first interface means for coupling ~~said a~~ mobile phone to the payment terminal device to transfer first data information between said payment terminal device and said payment center via said mobile phone and a voice channel between said mobile telephone and said payment device center, wherein said first data information is ~~transferred for transfer~~ between said payment terminal device and said payment center ~~which are connected via~~ said mobile phone and a voice channel of a mobile cellular telephone network to between said mobile phone and said payment center;

second interface means for coupling said payment terminal device and said payment center, for transferring second data information between said payment terminal device and said payment center; and

data processing means, coupled to said first and said second interface means, for processing data received from said payment center via said first and/or said second interface means and for generating data for ~~transmission transfer~~ to said payment center via said first and/or said second interface means;

wherein said first interface means comprises coupling means for coupling said first interface means to said mobile phone, for transferring data between said ~~mobile phone and said processing means~~ and said payment center via said first interface means, said mobile phone and said voice channel; and

a modem, ~~coupled~~ connected to said coupling means, for converting the data transferred ~~between said mobile phone and said processing means~~ via said first interface means;

wherein said coupling means includes an acoustic coupler for transferring sound data or acoustic data between said mobile phone and said payment terminal device;

wherein data transferred between said processing means and said payment center via said first interface means are transferred between said first interface means and said mobile phone via said acoustic coupler ~~modem~~ are transferred ~~between said modem and said mobile telephone~~ as sound data or acoustic data and are transferred between said mobile telephone and said payment center via said voice channel; and

wherein said second interface means comprises means for converting data transferred between said second interface means and said payment center into data ~~processed by~~ for said processing means and said payment center and vice versa; and

~~wherein said coupling means includes an acoustic coupler for transferring the sound data or acoustic data between said mobile phone and said payment terminal device.~~

17. (Currently Amended) A payment terminal device according to claim 16, wherein said data transfer between said payment center and said payment terminal device via said mobile phone and said voice channel established by said mobile phone between said mobile telephone and said payment center and ~~said payment terminal device~~ is a one-way data transfer.

18. (Cancelled)

19. (Currently Amended) A payment terminal according to claim 16, wherein the acoustic coupler ~~has~~ includes a microphone for coupling to a speaker of a said mobile phone.

20. (Currently Amended) A payment terminal device according to claim 16, wherein the acoustic coupler ~~has~~ includes a speaker for coupling to a microphone of the said mobile phone.

21. (Previously Presented) A payment terminal device according to claim 19, wherein a distance between said microphone and said speaker is adjustable in order to adapt said acoustic coupler to different types of mobile phones.

22. (Previously Presented) A payment terminal device according to claim 16, wherein the data processing means comprises at least a communication processor having cryptographic capability.

23. (Previously Presented) A payment terminal device according to claim 16, wherein the payment terminal device comprises data input means.

24. (Previously Presented) A payment terminal device according to claim 23, wherein the data input means comprises at least one keyboard.

25. (Previously Presented) A payment terminal device according to claim 16, wherein the payment terminal device comprises a printer.

26. (Previously Presented) A payment terminal device according to claim 16, wherein the payment terminal device comprises a display.

27. (Previously Presented) A payment terminal device according to claim 16, wherein the payment terminal device comprises an interface to a vending machine.

28. (Currently Amended) A point of sale device, ~~with~~ including an integrated payment terminal according to claim 16.

29. (Currently Amended) A payment system comprising:
a point of sale device with an integrated payment terminal device, a payment center, a mobile phone and mobile cellular telephone network;
said mobile phone being connected to said payment center via a voice channel of said mobile cellular telephone network;

said payment center and said payment terminal being connected via a ~~second direct connection~~;

the payment terminal device including:

a first interface means for coupling said mobile phone to said payment terminal device to transfer first data information between said mobile phone payment terminal device and said payment center device via said mobile phone and a voice channel established between said mobile phone and said payment center, wherein said first data information is ~~transferred for transfer~~ between said payment terminal device and said payment center via said mobile phone and said voice channel of which are connected via a said mobile cellular telephone network to between said mobile phone and said payment center; ₁

second interface means for coupling said payment terminal device and said payment center ₁ for transferring second data information between said payment terminal device and said payment center; ₁

data processing means, coupled to said first and said second interface means, for processing data received from said payment center via said first and/or said second interface means and for generating data for transmission to said payment center via said first and/or said second interface means; ₁

wherein said first interface means comprising a comprises coupling means for coupling said first interface means to said mobile phone ₁ for transferring data between said mobile phone and said processing means and said payment center via said first interface means, said mobile phone and said voice channel; and

a modem, ~~coupled~~ being connected to said coupling means, for converting the data transferred ~~between said mobile phone and said processing means via~~ said first interface means;

wherein said coupling means includes an acoustic coupler for transferring sound data or acoustic data between said mobile phone and said payment terminal device;

wherein data transferred between said processing means and said payment center ~~mobile phone~~ via said first interface means ~~are~~ being transferred between said ~~modem~~ first interface means and said mobile telephone via said acoustic coupler as sound data or acoustic data; and are transferred between said mobile phone and said payment center via said voice channel; and

wherein said second interface means comprises means for converting data transferred between said second interface device ~~means~~ and said payment center into data ~~processed by~~ for said processing means and said payment center and vice versa;

~~data transferred between said payment terminal and said mobile phone are transferred as sound data or acoustic data; and~~

~~said coupling means include an acoustic coupler for transferring the sound data or the acoustic data between said mobile phone and said payment terminal device.~~

30. (Previously Presented - Withdrawn) A method for performing a payment procedure by using the payment system of the present invention, said method comprising:

setting up a connection from the mobile phone to the payment center via the mobile voice network;

identifying the user at the payment center using the caller identity to establish and decide whether the caller is a registered user of the system;

putting the mobile telephone onto the acoustic coupler of the coupling means of the payment terminal device;

transferring the required transaction data or payment data from the payment center via the voice channel established by the mobile telephone to the payment terminal;

then verifying if the transaction data correspond to the specifications on the user's account by the payment center and approving or rejecting the transaction via the second direct connection between the payment center and the payment terminal.

31-33. (Cancelled)

34. (Previously Presented) A payment terminal device according to claim 17, wherein the data processing means comprises at least a communication processor having cryptographic capability.

35. (Cancelled)